Exhibit 99.1

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Huntington Bancshares Incorporated Reports 2026 Second-Quarter Earnings

Q2 Results Highlighted by Growth in Key Strategic Fee Revenues and Net Interest Income and Successful Cadence Systems Conversion

2026 Second-Quarter Highlights:

- Earnings per common share (EPS) for the quarter was $0.33, higher by $0.08 from the prior quarter, and $0.01 lower than the year-ago quarter.
    - Excluding the after-tax impact of Notable Items as detailed in Table 2, adjusted EPS[1] was $0.39, higher by $0.02 from the prior quarter.
    - The prior year quarter included $0.04 of impact to EPS resulting from a $58 million decrease in pre-tax earnings from a securities repositioning and Notable Items that decreased pre-tax earnings by $3 million. Excluding the impact from these items, adjusted EPS[1] was higher by $0.01 from the year ago quarter.
- Successfully completed the systems conversion of Cadence Bank ("Cadence") in mid-June.
- Net interest income increased $161 million, or 9%, from the prior quarter, and $585 million, or 40%, from the year-ago quarter.
- Noninterest income increased $103 million, or 15%, from the prior quarter, to $785 million. From the year-ago quarter, noninterest income increased $314 million, or 67%.
- Average total loans and leases increased $15.0 billion, or 9%, from the prior quarter to $189.3 billion and increased $56.1 billion, or 42%, from the year-ago quarter, inclusive of the impact of the Cadence and Veritex Holdings, Inc. ("Veritex") acquisitions.
    - Average commercial loans grew $11.6 billion, or 11%, from the prior quarter and $44.4 billion, or 59%, from the year-ago quarter.
    - Average consumer loans grew $3.4 billion, or 5%, from the prior quarter and $11.7 billion, or 20%, from the year-ago quarter.
- Average total deposits increased $18.8 billion, or 9%, from the prior quarter and $60.0 billion, or 37%, from the year-ago quarter, inclusive of the impact of the Cadence and Veritex acquisitions.
- Net charge-offs of 0.25% of average total loans and leases for the quarter, 1 basis point lower than the prior quarter and 5 basis points higher than the year ago quarter.
- Nonperforming asset ratio of 0.85% at quarter end, 13 basis points higher than the prior quarter.
- Allowance for credit losses (ACL) of $3.4 billion, or 1.78% of total loans and leases, at quarter end, an increase of $13 million from the prior quarter.

[1] Represents a non-GAAP financial measure. For additional details, see the "Use of Non-GAAP Financial Measures" section of this release and reconciliations to the comparable GAAP financial measure included in this release or Huntington's Quarterly Financial Supplement.

- Common Equity Tier 1 (CET1) risk-based capital ratio was 10.0%, at June 30, 2026, compared to 10.2% at the prior quarter end. Adjusted Common Equity Tier 1[1], including the impact of AOCI, excluding cash flow hedges, was 9.0%, compared to 9.2% at the prior quarter end.
- Tangible common equity (TCE)[1] ratio of 7.1%, up slightly from the prior quarter end and up from 6.6% a year ago.
- Tangible book value per share[1] of $9.65, up $0.10, or 1%, from the prior quarter and up $0.52, or 6%, from a year ago.
- Repurchased $159 million of common shares in the second quarter, and $309 million of common shares year-to-date, representing approximately 19 million shares repurchased year-to-date.

COLUMBUS, Ohio – Huntington Bancshares Incorporated (Nasdaq: HBAN) reported net income for the 2026 second quarter of $727 million, or $0.33 per common share, an increase of $204 million, or 39%, from the prior quarter, and an increase of $191 million, or 36%, from the year-ago quarter, inclusive of $152 million of pre-tax Notable Items in the 2026 second quarter due to acquisition-related expenses.

Return on average assets was 1.02%, return on average common equity was 9.3%, and return on average tangible common equity (ROTCE)[1] was 15.1% for the quarter, or 17.5% adjusted for Notable Items.

CEO Commentary:

“Building on a strong start to the year, Huntington delivered another solid quarter driven by disciplined execution and continued performance across our franchise,” said Steve Steinour, chairman, president, and CEO. “Growth in our legacy organization was outstanding, credit remains strong, and we are seeing early revenue synergies in Cadence markets. Our pipelines are robust as we enter the second half of 2026 and the operating environment remains constructive.”

“We delivered these results while executing a very successful Cadence systems conversion in June, marking the last major milestone in the integration. We have been very pleased with positive customer and colleague engagement. With the Veritex, Janney & TM Capital, and Cadence integrations behind us, we are well positioned to deliver the full economic benefits of our combined company. We have strong line of sight to the remaining cost synergies and we are actively driving revenue synergies. By the fourth quarter, the full earnings power of these partnerships will be clearly evident.

“Our balance sheet remains a source of strength, as demonstrated by our recent CCAR stress test results, and we are confident in our outlook. Supported by strong underlying business momentum and a differentiated super-regional model, we are positioned to achieve our financial targets, including sustained growth of earnings and tangible book value, and attractive returns for our shareholders.

[1] Represents a non-GAAP financial measure. For additional details, see the "Use of Non-GAAP Financial Measures" section of this release and reconciliations to the comparable GAAP financial measure included in this release or Huntington's Quarterly Financial Supplement.

Table 1 – Earnings Performance Summary

	2026		2025		
(in millions, except per share data)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Net income attributable to Huntington	$ 727	$ 523	$ 519	$ 629	$ 536
Diluted earnings per common share	0.33	0.25	0.30	0.41	0.34
Return on average assets	1.02 %	0.81 %	0.93 %	1.19 %	1.04 %
Return on average common equity	9.3	7.2	8.9	12.4	11.0
Return on average tangible common equity	15.1	11.6	12.7	17.8	16.1
Net interest margin	3.21	3.24	3.15	3.13	3.11
Efficiency ratio	61.5	67.2	64.2	57.4	59.0
Tangible book value per common share	$ 9.65	$ 9.55	$ 9.89	$ 9.54	$ 9.13
Cash dividends declared per common share	0.155	0.155	0.155	0.155	0.155
Average earning assets	$ 258,600	$ 238,973	$ 202,511	$ 192,732	$ 191,092
Average loans and leases	189,255	174,216	146,607	135,944	133,171
Average total deposits	223,403	204,616	173,156	164,812	163,429
Tangible common equity / tangible assets ratio	7.1 %	7.0 %	7.1 %	6.8 %	6.6 %
Common equity Tier 1 risk-based capital ratio *(1)*	10.0	10.2	10.4	10.6	10.5
NCOs as a % of average loans and leases	0.25 %	0.26 %	0.24 %	0.22 %	0.20 %
NAL ratio	0.84	0.71	0.62	0.59	0.62
ACL as a % of total loans and leases	1.78	1.78	1.83	1.86	1.86

(1) June 30, 2026 figure is estimated.

Table 2 lists certain items that we believe are important to understanding corporate performance and trends (see Basis of Presentation).

Table 2 – Notable Items Influencing Earnings

	Pretax Impact *(1)*	After-tax Impact *(1)*	
($ in millions, except per share)	Amount	Net Income	EPS *(2)*
Three Months Ended June 30, 2026			
Net income and EPS (GAAP)		$ 727	$ 0.33
• Acquisition-related expenses	$ (152)	(116)	(0.06)
Adjusted net income and EPS (non-GAAP)		$ 843	$ 0.39
Three Months Ended March 31, 2026			
Net income and EPS (GAAP)		$ 523	$ 0.25
• Acquisition-related expenses	$ (263)	(210)	(0.11)
• CECL double count *(3)*	(8)	(6)	(0.01)
Adjusted net income and EPS (non-GAAP)		$ 739	$ 0.37
Three Months Ended June 30, 2025			
Net income and EPS (GAAP)		$ 536	$ 0.34
• FDIC Deposit Insurance Fund (DIF) special assessment *(4)*	$ 3	2	—
• Staffing efficiencies expense *(5)*	(6)	(5)	(0.01)
Adjusted net income and EPS (non-GAAP)		$ 539	$ 0.35

(1) Favorable (unfavorable) impact.
(2) EPS reflected on a fully diluted basis.
(3) Represents CECL day 1 provision for credit losses associated with certain acquired Cadence loans that are scoped out of ASU 2025-08, which Huntington adopted on October 1, 2025.
(4) Represents the updated estimates on the uninsured deposit losses and recoverable assets related to the FDIC DIF special assessment. These amounts are recorded in deposit and other insurance expense.
(5) Staffing efficiencies include severance expense recorded in personnel costs.

Net Interest Income, Net Interest Margin, and Average Balance Sheet

Table 3 – Net Interest Income and Total Revenue

	2026		2025			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income	$ 2,052	$ 1,891	$ 1,592	$ 1,506	$ 1,467	9 %	40 %
FTE adjustment	20	19	17	17	16	5	25
Net interest income - FTE *(1)*	2,072	1,910	1,609	1,523	1,483	8	40
Noninterest income	785	682	582	628	471	15	67
Total revenue - FTE *(1)*	$ 2,857	$ 2,592	$ 2,191	$ 2,151	$ 1,954	10 %	46 %

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

Table 4 – Net Interest Margin Summary

	2026		2025			Change (bp)	
Yield / Rate *(1)*	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Total earning assets	5.28 %	5.27 %	5.25 %	5.39 %	5.40 %	1	(12)
Total loans and leases	5.84	5.82	5.84	5.96	5.91	2	(7)
Total investment and other securities	3.47	3.48	3.46	3.72	3.95	(1)	(48)
Total interest-bearing liabilities	2.59	2.53	2.65	2.81	2.85	6	(26)
Total interest-bearing deposits	2.29	2.21	2.28	2.43	2.46	8	(17)
Net interest rate spread	2.69	2.74	2.60	2.58	2.55	(5)	14
Impact of noninterest-bearing funds on margin	0.52	0.50	0.55	0.55	0.56	2	(4)
Net interest margin	3.21 %	3.24 %	3.15 %	3.13 %	3.11 %	(3)	10

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See Page 9 of Quarterly Financial Supplement for additional yield/rate detail.

Fully-taxable equivalent (FTE) net interest income for the 2026 second quarter increased $589 million, or 40%, from the 2025 second quarter. The results primarily reflect a $67.5 billion, or 35%, increase in average earning assets and a 10 basis point increase in the net interest margin (NIM) to 3.21%, partially offset by a $53.0 billion, or 35%, increase in average interest-bearing liabilities. The increases in average earning assets and interest-bearing liabilities were attributable to a combination of the Cadence and Veritex acquisitions and organic growth. The 10 basis point increase in NIM largely reflected a decrease in funding costs, partially offset by lower yields on interest-earning assets.

Compared to the 2026 first quarter, FTE net interest income increased $162 million, or 8%, driven by an increase in average earning assets of $19.6 billion, or 8%, partially offset by an increase in average interest-bearing liabilities of $15.2 billion, or 8%, and a decrease in NIM of 3 basis points to 3.21%. The increases in average earning assets and interest-bearing liabilities were largely attributable to the Cadence acquisition. The 3 basis point decrease to NIM reflected a modest increase in overall funding costs.

Table 5 – Average Earning Assets

($ in billions)	2026 Second Quarter	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	Change (%) LQ	Change (%) YOY
Total loans and leases:							
Commercial and industrial	$ 90.4	$ 81.5	$ 67.4	$ 61.4	$ 59.4	11 %	52 %
Commercial real estate	23.9	21.1	14.3	10.7	10.8	13	122
Lease financing	5.7	5.8	5.5	5.5	5.5	—	5
Total commercial	120.0	108.4	87.1	77.6	75.6	11	59
Residential mortgage	33.5	30.4	25.1	24.5	24.4	10	37
Automobile	15.7	16.1	16.1	15.7	15.1	(3)	3
Home equity	11.9	11.3	10.4	10.3	10.2	5	16
RV and marine	5.6	5.6	5.7	5.9	5.9	0	(5)
Other consumer	2.5	2.4	2.1	2.0	1.9	7	37
Total consumer	69.2	65.8	59.5	58.3	57.5	5	20
Total loans and leases	189.3	174.2	146.6	135.9	133.2	9	42
Total investment and other securities	50.9	47.7	42.6	43.4	44.3	7	15
Interest-earning deposits with banks	17.0	15.6	12.2	11.8	12.3	9	38
Other earning assets *(1)*	1.5	1.4	1.0	1.5	1.4	2	6
Total earning assets	$ 258.6	$ 239.0	$ 202.5	$ 192.7	$ 191.1	8 %	35 %

(1) Includes trading account assets and loans held for sale.

See Page 7 of Quarterly Financial Supplement for additional detail.

Average earning assets include the impact from the Cadence acquisition, which was completed on February 1, 2026, and the Veritex acquisition, which was completed on October 20, 2025. The Cadence acquisition added $36.9 billion of loans as of the acquisition date, including $17.4 billion of commercial and industrial loans, $9.4 billion of commercial real estate loans, $131 million of lease financing loans, $8.2 billion of residential mortgage loans, $1.5 billion of home equity loans, and $264 million of other consumer loans. The Veritex acquisition added $9.3 billion of loans as of the acquisition date, including $4.0 billion of commercial and industrial loans, $4.2 billion of commercial real estate loans, and $1.1 billion of residential mortgage loans.

Average earning assets for the 2026 second quarter increased $67.5 billion, or 35%, from the year-ago quarter, primarily reflecting a $56.1 billion, or 42%, increase in average total loans and leases. Average loan and lease balance increases were led by growth in average commercial loans of $44.4 billion, or 59%, primarily driven by a $31.0 billion, or 52%, increase in average commercial and industrial loans and a $13.1 billion, or 122%, increase in average commercial real estate loans. Additionally, average consumer loans increased by $11.7 billion, or 20%, primarily driven by a $9.1 billion, or 37% increase in average residential mortgage loans, a $1.7 billion, or 16%, increase in average home equity loans, and a $518 million, or 3%, increase in average automobile loans.

Compared to the 2026 first quarter, average earning assets increased $19.6 billion, or 8%, primarily reflecting a $15.0 billion, or 9%, increase in average total loans and leases. Average loan and lease balance increases were led by higher average commercial loan balances of $11.6 billion, or 11%, primarily driven by a $8.8 billion, or 11%, increase in average commercial and industrial loans and a $2.8 billion, or 13%, increase in average commercial real estate loans. Additionally, average consumer loans increased $3.4 billion, or 5%, primarily driven by a $3.1 billion, or 10%, increase in average residential mortgage and a $553 million, or 5%, increase in average home equity loans.

Table 6 – Average Liabilities

($ in billions)	2026 Second Quarter	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	Change (%) LQ	Change (%) YOY
Total deposits:							
Demand deposits - noninterest-bearing	$ 40.0	$ 35.5	$ 30.8	$ 29.0	$ 29.2	13 %	37 %
Demand deposits - interest-bearing	62.4	53.0	47.2	46.0	44.7	18	40
Total demand deposits	102.4	88.5	78.0	75.0	73.9	16	39
Money market deposits	75.3	75.2	65.2	62.0	61.1	—	23
Savings deposits	18.9	18.0	15.4	15.0	15.1	5	25
Time deposits	26.8	22.9	14.7	12.8	13.3	17	101
Total deposits	$ 223.4	$ 204.6	$ 173.2	$ 164.8	$ 163.4	9 %	37 %
Short-term borrowings	$ 1.9	$ 1.7	$ 0.9	$ 1.3	$ 1.3	8 %	50 %
Long-term debt	21.0	20.2	17.3	17.4	17.8	4	18
Total debt	$ 22.9	$ 22.0	$ 18.2	$ 18.7	$ 19.1	4 %	20 %
Total interest-bearing liabilities	$ 206.3	$ 191.1	$ 160.6	$ 154.5	$ 153.2	8 %	35 %
Total liabilities	251.9	232.2	196.3	188.3	187.3	8	35

See Page 7 of Quarterly Financial Supplement for additional detail.

Average liabilities also include the impact from both the Cadence and Veritex acquisitions. The Cadence acquisition added $43.5 billion of deposits as of the acquisition date, including $8.8 billion of noninterest-bearing deposits and $34.7 billion of interest-bearing deposits comprised largely of time deposits, money market, and demand deposit balances. The Veritex acquisition added $10.5 billion of deposits as of the acquisition date, including $2.4 billion of noninterest-bearing deposits and $8.1 billion of interest-bearing deposits largely comprised of money market account balances. Following completion of the acquisitions, certain higher-cost Cadence and Veritex deposits were allowed to run-off in order to optimize Huntington's funding mix.

Average total liabilities for the 2026 second quarter increased $64.6 billion, or 35%, from the year-ago quarter, driven by increases in average total deposits of $60.0 billion, or 37%, and in average total debt of $3.8 billion, or 20%.

Compared to the 2026 first quarter, average total liabilities increased $19.6 billion, driven by an increase in average total deposits of $18.8 billion, or 9%, and in average total debt of $723 million, or 4%.

Noninterest Income

Table 7 – Noninterest Income

($ in millions)	2026 Second Quarter	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	Change (%) LQ	Change (%) YOY
Payments and cash management revenue	$ 204	$ 187	$ 170	$ 174	$ 165	9 %	24 %
Wealth and asset management revenue	134	120	102	104	102	12	31
Customer deposit and loan fees	128	110	107	102	95	16	35
Capital markets and advisory fees	140	132	101	94	84	6	67
Mortgage banking income	53	32	39	43	28	66	89
Insurance income	21	21	22	20	19	—	11
Leasing revenue	29	13	19	23	10	123	190
Net gains (losses) on sales of securities	2	13	—	—	(58)	NM	NM
Other noninterest income	74	54	22	68	26	37	185
Total noninterest income	$ 785	$ 682	$ 582	$ 628	$ 471	15 %	67 %
Impact of Notable Item:							
Gain on sale of a portion of corporate trust and custody business (other noninterest income)	$ —	$ —	$ —	$ 24	$ —	—	—
Total adjusted noninterest income (Non-GAAP)	$ 785	$ 682	$ 582	$ 604	$ 471	15 %	67 %
Additional information:							
Impact of mark-to-market and premiums from credit risk transfer transactions (included in other noninterest income)	$ 8	$ 7	$ (3)	$ (2)	$ (5)	NM	NM

NM - Not Meaningful

Total noninterest income for the 2026 second quarter, inclusive of the impact of the Cadence and Veritex acquisitions, increased $314 million, or 67%, from the year-ago quarter. Capital markets and advisory fees increased $56 million, or 67%, primarily due to higher advisory fees from the legacy business and the impact of Janney and TM Capital, in addition to higher syndication fees. Payments and cash management revenue increased $39 million, or 24%, driven by higher cash management and interchange revenue. Customer deposit and loan fees increased $33 million, or 35%, primarily due to an increase in commitment fees and the volume of personal service charges. Wealth and asset management revenue increased $32 million, or 31%, largely due to higher investment management and trust income. Mortgage banking income increased $25 million, or 89%, primarily due to an increase in net origination and secondary marketing income. Other noninterest income increased $48 million largely due to the net impact of credit risk transfer transactions, favorable valuation changes on strategic and other investments, and an increase in bank owned life insurance income. Lastly, the 2025 second quarter results included a $58 million loss from the sale of certain investment securities as part of ongoing portfolio positioning.

Total noninterest income for the 2026 second quarter, inclusive of the full quarter impact of the Cadence acquisition, increased $103 million, or 15%, compared to the 2026 first quarter. Mortgage banking income increased $21 million, or 66%, primarily due to a reduction in net mortgage servicing rights (MSR) risk management costs and an increase in net origination and secondary marketing income. Customer deposit and loans fees increased $18 million, or 16%, primarily due to increases in loan commitment fees and the volume of personal service charges. Payments and cash management revenue increased $17 million, or 9%, largely due to higher interchange revenue. Leasing revenue increased $16 million due to an increase in income on terminated leases. Other noninterest income increased $20 million largely due to favorable valuation changes for strategic investment and other investments.

Noninterest Expense

Table 8 – Noninterest Expense

	2026		2025			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Personnel costs	$ 1,010	$ 992	$ 845	$ 757	$ 722	2 %	40 %
Outside data processing and other services	326	311	222	198	182	5	79
Equipment	96	93	67	66	68	3	41
Net occupancy	90	85	56	57	54	6	67
Professional services	31	44	80	31	22	(30)	41
Marketing	38	37	36	34	28	3	36
Deposit and other insurance expense	38	35	(1)	9	20	9	90
Amortization of intangibles	54	41	13	11	11	32	391
Lease financing equipment depreciation	2	3	3	4	2	(33)	—
Other noninterest expense	124	133	99	79	88	(7)	41
Total noninterest expense	$ 1,809	$ 1,774	$ 1,420	$ 1,246	$ 1,197	2 %	51 %
(in thousands)							
Average full-time equivalent employees	26.4	24.6	20.9	20.2	20.2	7 %	31 %

NM - Not Meaningful

Table 9 - Impact of Notable Items

	2026		2025		
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Personnel costs	$ 38	$ 97	$ 50	$ —	$ 6
Outside data processing and other services	74	88	29	3	—
Equipment	15	19	2	1	—
Net occupancy	2	2	—	—	—
Professional services	4	18	57	9	—
Marketing	8	6	3	—	—
Deposit and other insurance expense	7	—	(23)	(6)	(3)
Other noninterest expense	4	33	12	1	—
Total noninterest expense	$ 152	$ 263	$ 130	$ 8	$ 3
Acquisition-related expenses included in Notable Items	$ 152	$ 263	$ 154	$ 14	$ —

Notable Items in the second quarter of 2026 included $152 million of acquisition-related expenses primarily included in outside data processing and other services, personnel costs, and equipment expense. Notable Items in the first quarter of 2026 included $263 million of acquisition-related expenses primarily included in personnel costs, outside data processing and other services, and other noninterest expense. Notable Items in the second quarter of 2025 included $6 million of expense related to staffing efficiencies, as well as a $3 million benefit from ongoing adjustments related to the FDIC DIF special assessment.

Table 10 - Adjusted Noninterest Expense (Non-GAAP)

	2026		2025			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Personnel costs	$ 972	$ 895	$ 795	$ 757	$ 716	9 %	36 %
Outside data processing and other services	252	223	193	195	182	13	38
Equipment	81	74	65	65	68	9	19
Net occupancy	88	83	56	57	54	6	63
Professional services	27	26	23	22	22	4	23
Marketing	30	31	33	34	28	(3)	7
Deposit and other insurance expense	31	35	22	15	23	(11)	35
Amortization of intangibles	54	41	13	11	11	32	391
Lease financing equipment depreciation	2	3	3	4	2	(33)	0
Other noninterest expense	120	100	87	78	88	20	36
Total adjusted noninterest expense	$ 1,657	$ 1,511	$ 1,290	$ 1,238	$ 1,194	10 %	39 %

Reported total noninterest expense for the 2026 second quarter increased $612 million, or 51%, from the year-ago quarter. Excluding the impact from Notable Items, noninterest expense increased $463 million, or 39%, inclusive of the impact of the Cadence and Veritex acquisitions. Personnel costs increased $256 million, or 36%, due to higher salary, benefit, and incentive compensation expense. Outside data processing and other services increased $70 million, or 38%, primarily reflecting higher technology and data expense. Amortization of intangibles increased $43 million primarily due to the impact from the addition of core deposit intangibles from the acquisitions. Net occupancy increased $34 million, or 63%, largely due to increases in lease and depreciation expense. Other noninterest expense increased $32 million, or 36%, primarily due to an increased volume of expense activity driven by the impact of the acquisitions.

Reported total noninterest expense increased $35 million, or 2%, from the 2026 first quarter. Excluding the impact from Notable Items, noninterest expense increased $146 million, or 10%, inclusive of the full quarter impact of the Cadence acquisition. Personnel costs increased $77 million, or 9%, due primarily to higher salary and incentive compensation expense. Outside data processing and other services increased $29 million, or 13%, primarily reflecting higher technology and data expense. Other noninterest expense increased $20 million, or 20%, due largely to higher travel expenses and franchise and other taxes.

Credit Quality

Table 11 – Credit Quality Metrics

($ in millions)	2026 June 30,	2026 March 31,	2025 December 31,	2025 September 30,	2025 June 30,
Total nonaccrual loans and leases	$ 1,589	$ 1,332	$ 931	$ 808	$ 842
Total other real estate, net	23	22	13	10	10
Other NPAs *(1)*	—	3	1	3	—
Total nonperforming assets	1,612	1,357	945	821	852
Accruing loans and leases past due 90+ days	443	421	282	234	241
NPAs + accruing loans & leases past due 90+ days	$ 2,055	$ 1,778	$ 1,227	$ 1,055	$ 1,093
NAL ratio *(2)*	0.84 %	0.71 %	0.62 %	0.59 %	0.62 %
NPA ratio *(3)*	0.85	0.72	0.63	0.60	0.63
(NPAs+90 days)/(Loans+OREO)	1.08	0.94	0.82	0.76	0.81
Provision for credit losses	$ 132	$ 158	$ 123	$ 122	$ 103
Net charge-offs	119	111	89	75	66
Net charge-offs / Average total loans and leases	0.25 %	0.26 %	0.24 %	0.22 %	0.20 %
Allowance for loans and lease losses (ALLL)	$ 3,249	$ 3,243	$ 2,537	$ 2,374	$ 2,331
Allowance for unfunded lending commitments	132	125	206	188	184
Allowance for credit losses (ACL)	$ 3,381	$ 3,368	$ 2,743	$ 2,562	$ 2,515
ALLL as a % of:					
Total loans and leases	1.72 %	1.72 %	1.70 %	1.72 %	1.73 %
NALs	204	243	272	294	277
NPAs	202	239	269	289	274
ACL as a % of:					
Total loans and leases	1.78 %	1.78 %	1.83 %	1.86 %	1.86 %
NALs	213	253	295	317	299
NPAs	210	248	290	312	295

(1) Other nonperforming assets include certain impaired securities and/or nonaccrual loans held-for-sale.
(2) Total NALs as a % of total loans and leases.
(3) Total NPAs as a % of sum of loans and leases, other real estate owned, and other NPAs.
See Pages 12-15 of Quarterly Financial Supplement for additional detail.

Nonperforming assets (NPAs) were $1.6 billion, or 0.85%, of total loans and leases, OREO and other NPAs, compared to $852 million, or 0.63%, a year-ago. Nonaccrual loans and leases (NALs) were $1.6 billion, or 0.84% of total loans and leases, compared to $842 million, or 0.62% of total loans and leases, a year-ago. The increase in NPAs, compared to a year-ago, was driven by increases in commercial and industrial, residential mortgage, and commercial real estate NALs, including NALs acquired as part of the Cadence and Veritex transactions. On a linked quarter basis, NPAs increased $255 million, or 19%, and NALs increased $257 million, or 19%, with the increases primarily driven by an increase in commercial and industrial, residential mortgage, and commercial real estate NALs.

The provision for credit losses was $132 million in the 2026 second quarter, an increase of $29 million year-over-year and a decrease of $26 million quarter-over-quarter. Net charge-offs (NCOs) of $119 million increased $53 million year-over-year and $8 million quarter-over-quarter. NCOs represented an annualized 0.25% of average loans and leases in the current quarter, up from 0.20% in the year-ago quarter and down from 0.26% in the prior quarter. Commercial and consumer net charge-offs were 0.22% and 0.30%, respectively, for the 2026 second quarter.

The allowance for loan and lease losses (ALLL) increased $918 million from the year-ago quarter to $3.2 billion, or 1.72% of total loans and leases. The allowance for credit losses (ACL) increased by $866 million from the year-ago quarter to $3.4 billion, or 1.78% of total loans and leases, consistent with the prior quarter and 8 basis points lower than the year-ago quarter. The increases in the ALLL and ACL were primarily driven by increases recorded for loans acquired in the Cadence and Veritex transactions, as well as loan growth over the past year.

Capital

Table 12 – Capital Ratios

	2026		2025		
($ in billions)	June 30,	March 31,	December 31,	September 30,	June 30,
Tangible common equity / tangible assets ratio	7.1 %	7.0 %	7.1 %	6.8 %	6.6 %
Common equity tier 1 risk-based capital ratio *(1)*	10.0	10.2	10.4	10.6	10.5
Regulatory Tier 1 risk-based capital ratio *(1)*	11.3	11.6	12.0	12.4	11.8
Regulatory Total risk-based capital ratio *(1)*	13.6	13.8	14.2	14.7	14.1
Total risk-weighted assets *(1)*	$ 214.2	$ 208.1	$ 166.7	$ 150.2	$ 148.6

(1) June 30, 2026 figures are estimated.

See Pages 16-17 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.1% at June 30, 2026, up slightly from 7.0% at March 31, 2026, as an increase in tangible common equity from current period earnings, net of dividends, and a decline in tangible assets driven by lower interest-earning deposits with banks, were partially offset by common share repurchases and a decline in accumulated other comprehensive income. Common Equity Tier 1 (CET1) risk-based capital ratio was 10.0% at June 30, 2026, compared to 10.2% at March 31, 2026, with the decrease driven by higher risk-weighted assets and the impact of share repurchases being partially offset by an increase from current period earnings, net of dividends.

Income Taxes

The provision for income taxes was $165 million in the 2026 second quarter compared to $114 million in the 2026 first quarter. The effective tax rate for the 2026 second quarter was 18.4%, compared to 17.8% for the 2026 first quarter. The increase in the effective tax rate was primarily driven by acquisition-related activity in the prior quarter.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on July 23, 2026, at 9:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's website, www.huntington.com, or through a dial-in telephone number at (877) 407-8029; Conference ID #13761371. Slides will be available in the Investor Relations section of Huntington's website about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington's website. A telephone replay will be available approximately two hours after the completion of the call through July 31, 2026 at (877) 660-6853 or (201) 612-7415; conference ID #13761371.

Please see the 2026 Second Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found on the Investor Relations section of Huntington's website, http://www.huntington.com.

About Huntington

Huntington Bancshares Incorporated is a $284 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates over 1,400 branches in 21 states, with certain businesses operating in extended geographies. Visit Huntington.com for more information.

Caution Regarding Forward-Looking Statements

This communication may contain certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements which are not historical facts and are subject to numerous assumptions, risks, estimates, and uncertainties that are beyond the control of Huntington. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, continue, believe, intend, estimate, plan, trend, objective, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements or historical performance: changes in general economic, political, regulatory, or industry conditions; deterioration in business and economic conditions, including persistent inflation, supply chain issues or labor shortages; instability in global economic conditions and geopolitical conditions, including U.S. direct involvement in war and other conflicts, as well as volatility in financial markets; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; the impact of pandemics and other catastrophic events or disasters on the global economy and financial market conditions and our business, results of operations, and financial condition; the impacts related to or resulting from bank failures and other volatility, including potential increased regulatory requirements and costs, such as Federal Deposit Insurance Corporation ("FDIC") special assessments, long-term debt requirements and heightened capital requirements; potential impacts to macroeconomic conditions, which could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital; unexpected outflows of deposits which may require us to sell investment securities at a loss; changing interest rates which could negatively impact the value of our portfolio of investment securities; the loss of value of our investment portfolio which could negatively impact market perceptions of us and could lead to deposit withdrawals; market perceptions of us and banks generally, including from the effects of social media; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Board of Governors of the Federal Reserve System ("Federal Reserve"); volatility and disruptions in global capital, foreign exchange, and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services including those implementing our “Fair Play” banking philosophy; introduction of new competitive products, such as stablecoins, and new competitors, such as financial technology companies and other “nontraditional” bank competitors; changes in policies and standards for regulatory review of bank mergers; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the Securities and Exchange Commission ("SEC"), the Office of the Comptroller of the Currency, the Federal Reserve, the FDIC, the Consumer Financial Protection Bureau, and state-level regulators; the possibility that the anticipated benefits of recent or proposed acquisitions are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the companies or as a result of the strength of the economy and competitive factors in the areas where the companies do business; and other factors that may affect the future results of Huntington.

All forward-looking statements are expressly qualified in their entirety by the cautionary statements set forth above. Forward-looking statements speak only as of the date they are made and are based on information available at that time. Huntington does not assume any obligation to update forward-looking statements to reflect actual results, new information or future events, changes in assumptions or changes in circumstances or other factors affecting forward-looking statements that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. If Huntington updates one or more forward-looking statements, no inference should be drawn that Huntington will make additional updates with respect to those or other forward-looking statements. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements. See also the other reports filed with the SEC, including discussions under the "Forward-Looking Statements" and "Risk Factors" of Huntington's Annual Report on Form 10-K for the year ended December 31, 2025 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2026, as filed with the SEC and available on its website at www.sec.gov.

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the financial supplement, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website, http://www.huntington.com.

Annualized Data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-Taxable Equivalent Interest Income and Net Interest Margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities, and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Rounding

Please note that items in this document may not add due to rounding.

Notable Items

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as "Notable Items." Management believes it is useful to consider certain financial metrics with and without Notable Items, in order to enable a better understanding of company results, increase comparability of period-to-period results, and to evaluate and forecast those results.

Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
June 30, 2026

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Basis of Presentation

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States (GAAP) requires management to make estimates and assumptions that affect amounts reported. Actual results could differ from those estimates.

Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding our results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found herein.

Fully-Taxable Equivalent (FTE) Basis

Interest income, yields, and ratios on a FTE basis are considered non-GAAP financial measures. Management believes net interest income on a FTE basis provides a more accurate picture of the interest margin for comparison purposes. The FTE basis also allows management to assess the comparability of revenue arising from both taxable and tax-exempt sources. The FTE basis assumes a federal statutory tax rate of 21%.

*Non-Regulatory Capital Ratio*s

In addition to capital ratios defined by banking regulators, the Company considers various other measures when evaluating capital utilization and adequacy, including:

- Tangible common equity to tangible assets,
- Tangible common equity to risk-weighted assets using Basel III definition, and
- Adjusted common equity tier 1 (CET1).

These non-regulatory capital ratios are viewed by management as useful additional methods of reflecting the level of capital available to withstand unexpected market conditions. Additionally, presentation of these ratios allows readers to compare the Company's capitalization to other financial services companies. The tangible common equity ratios differ from capital ratios defined by banking regulators principally in that the numerator excludes preferred securities, the nature and extent of which varies among different financial services companies. The adjusted CET1 ratio differs from the defined CET1 regulatory capital ratio the Company is subject to by including the impact of accumulated other comprehensive income (loss) (AOCI) excluding cash flow hedges in the calculation of the capital ratio. These ratios are not defined in GAAP or federal banking regulations. As a result, these non-regulatory capital ratios disclosed by the Company may be considered non-GAAP financial measures.

Because there are no standardized definitions for these non-regulatory capital ratios, the Company's calculation methods may differ from those used by other financial services companies. Also, there may be limits in the usefulness of these measures to investors. As a result, the Company encourages readers to consider the consolidated financial statements and other financial information contained in the related press release in their entirety, and not to rely on any single financial measure.

Notable Items

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as "Notable Items." Management believes it is useful to consider certain financial metrics with and without Notable Items, in order to enable a better understanding of company results, increase comparability of period-to-period results, and to evaluate and forecast those results.

Huntington Bancshares Incorporated
Quarterly Key Statistics
(Unaudited)

(dollar amounts in millions, except per share data)	Three Months Ended June 30, 2026	March 31, 2026	June 30, 2025	Percent Changes vs. 1Q26	Percent Changes vs. 2Q25
Net interest income - FTE (1)	$ 2,072	$ 1,910	$ 1,483	8 %	40 %
FTE adjustment	(20)	(19)	(16)	(5)	(25)
Net interest income	2,052	1,891	1,467	9	40
Provision for credit losses	132	158	103	(16)	28
Noninterest income	785	682	471	15	67
Noninterest expense	1,809	1,774	1,197	2	51
Income before income taxes	896	641	638	40	40
Provision for income taxes	165	114	96	45	72
Income after income taxes	731	527	542	39	35
Income attributable to non-controlling interest	4	4	6	—	(33)
Net income attributable to Huntington	727	523	536	39	36
Dividends on preferred shares	41	41	27	—	52
Net income applicable to common shares	$ 686	$ 482	$ 509	42 %	35 %
Net income per common share - diluted	$ 0.33	$ 0.25	$ 0.34	32 %	(3)%
Cash dividends declared per common share	0.155	0.155	0.155	—	—
Tangible book value per common share at end of period (2)	9.65	9.55	9.13	1	6
Average common shares - basic	2,021	1,869	1,457	8	39
Average common shares - diluted	2,048	1,901	1,481	8	38
Ending common shares outstanding	2,020	2,027	1,459	—	38
Return on average assets	1.02 %	0.81 %	1.04 %		
Return on average common shareholders' equity	9.3	7.2	11.0		
Return on average tangible common shareholders' equity (3)	15.1	11.6	16.1		
Net interest margin (1)	3.21	3.24	3.11		
Efficiency ratio (4)	61.5	67.2	59.0		
Effective tax rate	18.4	17.8	15.0		
Average total assets	$ 284,481	$ 262,170	$ 207,852	9 %	37 %
Average earning assets	258,600	238,973	191,092	8	35
Average loans and leases	189,255	174,216	133,171	9	42
Average total deposits	223,403	204,616	163,429	9	37
Average Huntington shareholders' equity	32,555	29,896	20,548	9	58
Average common shareholders' equity	29,675	27,050	18,559	10	60
Average tangible common shareholders' equity	19,404	18,024	12,935	8	50
Total assets at end of period	283,984	285,372	207,742	—	37
Total Huntington shareholders' equity at end of period	32,624	32,535	20,928	—	56
NCOs as a % of average loans and leases	0.25 %	0.26 %	0.20 %		
NAL ratio	0.84	0.71	0.62		
NPA ratio (5)	0.85	0.72	0.63		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.72	1.72	1.73		
Allowance for credit losses (ACL) as a % of total loans and leases at the end of period	1.78	1.78	1.86		
Common equity tier 1 risk-based capital ratio (6)	10.0	10.2	10.5		
Tangible common equity / tangible asset ratio (7)	7.1	7.0	6.6		

See Notes to Quarterly and Year-to-Date Key Statistics.

Huntington Bancshares Incorporated
Year-to-Date Key Statistics
(Unaudited)

(dollar amounts in millions, except per share data)	Six Months Ended June 30, 2026	2025	Change Amount	Percent
Net interest income - FTE (1)	$ 3,982	$ 2,924	$ 1,058	36 %
FTE adjustment	(39)	(31)	(8)	(26)
Net interest income	3,943	2,893	1,050	36
Provision for credit losses	290	218	72	33
Noninterest income	1,467	965	502	52
Noninterest expense	3,583	2,349	1,234	53
Income before income taxes	1,537	1,291	246	19
Provision for income taxes	279	218	61	28
Income after income taxes	1,258	1,073	185	17
Income attributable to non-controlling interest	8	10	(2)	(20)
Net income attributable to Huntington	1,250	1,063	187	18
Dividends on preferred shares	82	54	28	52
Net income applicable to common shares	$ 1,168	$ 1,009	$ 159	16 %
Net income per common share - diluted	$ 0.59	$ 0.68	$ (0.09)	(13)%
Cash dividends declared per common share	0.31	0.31	—	—
Average common shares - basic	1,946	1,456	490	34
Average common shares - diluted	1,975	1,482	493	33
Return on average assets	0.92 %	1.04 %		
Return on average common shareholders' equity	8.3	11.1		
Return on average tangible common shareholders' equity (3)	13.4	16.4		
Net interest margin (1)	3.23	3.11		
Efficiency ratio (4)	64.2	58.9		
Effective tax rate	18.1	16.8		
Average total assets	$ 273,387	$ 206,477	$ 66,910	32 %
Average earning assets	248,841	189,703	59,138	31
Average loans and leases	181,777	132,023	49,754	38
Average total deposits	214,061	162,519	51,542	32
Average Huntington shareholders' equity	31,233	20,274	10,959	54
Average common shareholders' equity	28,370	18,285	10,085	55
Average tangible common shareholders' equity	18,718	12,657	6,061	48
NCOs as a % of average loans and leases	0.25 %	0.23 %		

See Notes to Quarterly and Year-to-Date Key Statistics.

Notes to Quarterly and Year-to-Date Key Statistics

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

(2) Tangible book value per common share, a non-GAAP measure, is calculated as tangible common shareholders' equity divided by period end common shares outstanding.

(3) Net income applicable to common shares excluding expense for amortization of intangibles for the period divided by average tangible common shareholders' equity. Average tangible common shareholders' equity equals average total common shareholders' equity less average intangible assets and goodwill. Expense for amortization of intangibles and average intangible assets are net of deferred tax liability, and calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

(4) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses), which represents a non-GAAP measure.

(5) NPAs include other nonperforming assets, which includes certain impaired securities and/or nonaccrual loans held for sale, and other real estate owned.

(6) June 30, 2026 figure is estimated.

(7) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets), which represents a non-GAAP measure. Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate. See page 17 for reconciliation.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in millions)	At June 30, 2026 *(Unaudited)*	At March 31, 2026 *(Unaudited)*	At December 31, 2025	Percent Changes vs. 1Q26	Percent Changes vs. 4Q25
Assets					
Cash and due from banks	$ 3,330	$ 2,096	$ 1,783	59 %	87 %
Interest-earning deposits with banks	12,714	17,579	12,295	(28)	3
Trading account assets	326	199	63	64	417
Available-for-sale securities	35,206	35,557	26,132	(1)	35
Held-to-maturity securities	14,384	14,768	15,258	(3)	(6)
Other securities	1,383	1,281	994	8	39
Loans held for sale	1,886	1,073	1,415	76	33
Loans and leases (1)	189,422	188,818	149,642	—	27
Allowance for loan and lease losses	(3,249)	(3,243)	(2,537)	—	(28)
Net loans and leases	186,173	185,575	147,105	—	27
Bank-owned life insurance	3,676	3,673	2,902	—	27
Accrued income and other receivables	2,960	2,197	2,621	35	13
Premises and equipment	2,171	2,138	1,321	2	64
Goodwill	9,527	9,527	5,997	—	59
Servicing rights and other intangible assets	1,691	1,727	752	(2)	125
Other assets	8,557	7,982	6,468	7	32
Total assets	$ 283,984	$ 285,372	$ 225,106	— %	26 %
Liabilities and shareholders' equity					
Liabilities					
Deposits (2)	$ 222,466	$ 223,482	$ 176,610	— %	26 %
Short-term borrowings	3,111	1,875	1,261	66 %	147 %
Long-term debt	18,738	21,594	17,221	(13)	9
Other liabilities	7,004	5,840	5,635	20	24
Total liabilities	251,319	252,791	200,727	(1)	25
Shareholders' equity					
Preferred stock	2,881	2,881	2,731	—	5
Common stock	20	20	16	—	25
Capital surplus	25,150	25,273	17,244	—	46
Less treasury shares, at cost	(94)	(95)	(92)	1	(2)
Accumulated other comprehensive income (loss)	(2,213)	(2,059)	(1,908)	(7)	(16)
Retained earnings	6,880	6,515	6,351	6	8
Total Huntington shareholders' equity	32,624	32,535	24,342	—	34
Non-controlling interest	41	46	37	(11)	11
Total equity	32,665	32,581	24,379	—	34
Total liabilities and equity	$ 283,984	$ 285,372	$ 225,106	— %	26 %
Common shares authorized (par value of $0.01)	2,250,000,000	2,250,000,000	2,250,000,000		
Common shares outstanding	2,020,414,826	2,027,130,587	1,567,732,506		
Treasury shares outstanding	7,152,410	7,269,138	7,187,541		
Preferred stock, authorized shares	6,617,808	6,617,808	6,617,808		
Preferred shares outstanding	891,900	891,900	885,000		

(1) See page 5 for detail of loans and leases.
(2) See page 6 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
Ending balances by type:										
Total loans and leases										
Commercial:										
Commercial and industrial	$ 91,378	49 %	$ 89,282	47 %	$ 69,442	46 %	$ 62,978	45 %	$ 60,723	45 %
Commercial real estate	23,457	12	24,337	13	15,209	10	10,732	8	10,698	8
Lease financing	5,714	3	5,796	3	5,727	4	5,515	4	5,516	4
Total commercial	120,549	64	119,415	63	90,378	60	79,225	57	76,937	57
Consumer:										
Residential mortgage	33,221	18	33,458	19	24,777	17	24,502	18	24,527	19
Automobile	15,460	8	15,953	8	16,168	11	15,996	12	15,382	11
Home equity	11,884	6	11,831	6	10,395	7	10,314	7	10,221	8
RV and marine	5,706	3	5,627	3	5,682	4	5,805	4	5,907	4
Other consumer	2,602	1	2,534	1	2,242	1	2,114	2	1,986	1
Total consumer	68,873	36	69,403	37	59,264	40	58,731	43	58,023	43
Total loans and leases	$ 189,422	100 %	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %	$ 134,960	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 103,317	55 %	$ 104,578	55 %	$ 79,069	53 %	$ 75,027	55 %	$ 73,887	55 %
Commercial Banking	86,089	45	84,199	45	70,391	47	62,755	45	60,823	45
Treasury / Other	16	—	41	—	182	—	174	—	250	—
Total loans and leases	$ 189,422	100 %	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %	$ 134,960	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 104,270	55 %	$ 95,969	55 %	$ 77,908	53 %	$ 74,306	55 %	$ 73,154	55 %
Commercial Banking	84,706	45	78,029	45	68,388	47	61,373	45	59,806	45
Treasury / Other	279	—	218	—	311	—	265	—	211	—
Total loans and leases	$ 189,255	100 %	$ 174,216	100 %	$ 146,607	100 %	$ 135,944	100 %	$ 133,171	100 %

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
Ending balances by type:										
Total deposits										
Demand deposits - noninterest-bearing	$ 40,129	18 %	$ 40,839	18 %	$ 32,205	18 %	$ 28,596	17 %	$ 28,656	18 %
Demand deposits - interest-bearing	62,395	28	61,086	27	48,510	27	46,056	28	45,468	28
Money market deposits	75,717	34	75,554	34	65,123	37	62,837	38	60,998	37
Savings deposits	18,820	9	18,971	9	15,426	9	14,986	9	15,112	9
Time deposits	25,405	11	27,032	12	15,346	9	12,737	8	13,146	8
Total deposits	$ 222,466	100 %	$ 223,482	100 %	$ 176,610	100 %	$ 165,212	100 %	$ 163,380	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 150,687	68 %	$ 153,000	69 %	$ 117,188	66 %	$ 110,043	67 %	$ 111,926	68 %
Commercial Banking	62,713	28	60,775	27	50,657	29	47,651	28	43,691	27
Treasury / Other	9,066	4	9,707	4	8,765	5	7,518	5	7,763	5
Total deposits	$ 222,466	100 %	$ 223,482	100 %	$ 176,610	100 %	$ 165,212	100 %	$ 163,380	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 152,612	68 %	$ 138,557	67 %	$ 114,613	66 %	$ 111,138	68 %	$ 112,135	69 %
Commercial Banking	61,597	28	56,622	28	50,470	29	46,346	28	43,288	26
Treasury / Other	9,194	4	9,437	5	8,073	5	7,328	4	8,006	5
Total deposits	$ 223,403	100 %	$ 204,616	100 %	$ 173,156	100 %	$ 164,812	100 %	$ 163,429	100 %

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

(dollar amounts in millions)	Quarterly Average Balances (1)					Percent Changes vs.	
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	1Q26	2Q25
Assets:							
Interest-earning deposits with banks	$ 16,977	$ 15,634	$ 12,231	$ 11,823	$ 12,264	9 %	38 %
Trading account assets	281	235	112	629	634	20	(56)
Investment and other securities:							
Available-for-sale securities:							
Taxable	31,486	28,063	22,879	23,485	24,015	12	31
Tax-exempt	3,487	3,441	3,405	3,318	3,251	1	7
Total available-for-sale securities	34,973	31,504	26,284	26,803	27,266	11	28
Held-to-maturity securities - taxable	14,571	14,975	15,397	15,752	16,130	(3)	(10)
Other securities	1,369	1,219	949	888	881	12	55
Total investment and other securities	50,913	47,698	42,630	43,443	44,277	7	15
Loans held for sale	1,174	1,190	931	893	746	(1)	57
Loans and leases: (2)							
Commercial:							
Commercial and industrial	90,371	81,535	67,378	61,440	59,393	11	52
Commercial real estate	23,925	21,138	14,268	10,692	10,785	13	122
Lease financing	5,726	5,754	5,498	5,483	5,458	—	5
Total commercial	120,022	108,427	87,144	77,615	75,636	11	59
Consumer:							
Residential mortgage	33,515	30,392	25,098	24,511	24,423	10	37
Automobile	15,650	16,056	16,114	15,693	15,132	(3)	3
Home equity	11,878	11,325	10,372	10,264	10,196	5	16
RV and marine	5,646	5,631	5,747	5,860	5,921	—	(5)
Other consumer	2,544	2,385	2,132	2,001	1,863	7	37
Total consumer	69,233	65,789	59,463	58,329	57,535	5	20
Total loans and leases	189,255	174,216	146,607	135,944	133,171	9	42
Total earning assets	258,600	238,973	202,511	192,732	191,092	8	35
Cash and due from banks	2,036	1,778	1,396	1,445	1,407	15	45
Goodwill and other intangible assets	10,468	9,175	6,043	5,625	5,640	14	86
All other assets	13,377	12,244	10,280	9,925	9,713	9	38
Total assets	$ 284,481	$ 262,170	$ 220,230	$ 209,727	$ 207,852	9 %	37 %
Liabilities and shareholders' equity:							
Interest-bearing deposits:							
Demand deposits - interest-bearing	$ 62,388	$ 52,985	$ 47,185	$ 45,980	$ 44,677	18 %	40 %
Money market deposits	75,309	75,216	65,182	62,009	61,090	—	23
Savings deposits	18,940	18,033	15,360	15,042	15,127	5	25
Time deposits	26,758	22,864	14,661	12,773	13,290	17	101
Total interest-bearing deposits	183,395	169,098	142,388	135,804	134,184	8	37
Short-term borrowings	1,887	1,745	897	1,267	1,261	8	50
Long-term debt	20,971	20,248	17,335	17,433	17,776	4	18
Total interest-bearing liabilities	206,253	191,091	160,620	154,504	153,221	8	35
Demand deposits - noninterest-bearing	40,008	35,518	30,768	29,008	29,245	13	37
All other liabilities	5,620	5,624	4,907	4,826	4,788	—	17
Total liabilities	251,881	232,233	196,295	188,338	187,254	8	35
Total Huntington shareholders' equity	32,555	29,896	23,896	21,348	20,548	9	58
Non-controlling interest	45	41	39	41	50	10	(10)
Total equity	32,600	29,937	23,935	21,389	20,598	9	58
Total liabilities and equity	$ 284,481	$ 262,170	$ 220,230	$ 209,727	$ 207,852	9 %	37 %

(1) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.
(2) Includes nonaccrual loans and leases.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Interest Income / Expense
(Unaudited)

(dollar amounts in millions)	Quarterly Interest Income / Expense (1) (2)				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Assets					
Interest-earning deposits with banks	$ 156	$ 141	$ 124	$ 134	$ 139
Trading account assets	3	2	—	7	6
Investment and other securities:					
Available-for-sale securities:					
Taxable	285	258	212	246	278
Tax-exempt	43	42	43	41	41
Total available-for-sale securities	328	300	255	287	319
Held-to-maturity securities - taxable	97	99	103	105	107
Other securities	17	16	11	12	12
Total investment and other securities	442	415	369	404	438
Loans held for sale	19	18	14	15	12
Loans and leases:					
Commercial:					
Commercial and industrial	1,336	1,191	1,023	959	914
Commercial real estate	370	327	233	187	183
Lease financing	101	99	91	93	92
Total commercial	1,807	1,617	1,347	1,239	1,189
Consumer:					
Residential mortgage	404	353	269	259	253
Automobile	229	232	241	234	219
Home equity	202	193	184	190	186
RV and marine	76	76	80	80	79
Other consumer	64	58	54	55	51
Total consumer	975	912	828	818	788
Total loans and leases	2,782	2,529	2,175	2,057	1,977
Total earning assets	$ 3,402	$ 3,105	$ 2,682	$ 2,617	$ 2,572
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	$ 285	$ 246	$ 227	$ 235	$ 223
Money market deposits	493	446	437	466	464
Savings deposits	39	30	19	13	11
Time deposits	231	198	137	116	124
Total interest-bearing deposits	1,048	920	820	830	822
Short-term borrowings	18	16	10	13	13
Long-term debt	264	259	243	251	254
Total interest-bearing liabilities	1,330	1,195	1,073	1,094	1,089
Net interest income	$ 2,072	$ 1,910	$ 1,609	$ 1,523	$ 1,483

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 10 for the FTE adjustment.

(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Yield / Rate
(Unaudited)

	Quarterly Average Yield / Rate (1)				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Assets					
Interest-earning deposits with banks	3.67 %	3.62 %	4.03 %	4.53 %	4.52 %
Trading account assets	3.97	3.70	2.58	4.03	3.72
Investment and other securities:					
Available-for-sale securities:					
Taxable	3.62	3.67	3.72	4.19	4.62
Tax-exempt	4.92	4.86	4.99	5.02	4.93
Total available-for-sale securities	3.75	3.80	3.88	4.29	4.66
Held-to-maturity securities - taxable	2.65	2.65	2.66	2.66	2.66
Other securities	5.00	5.17	4.86	5.15	5.85
Total investment and other securities	3.47	3.48	3.46	3.72	3.95
Loans held for sale	6.16	6.19	6.13	6.52	6.43
Loans and leases: (2)					
Commercial:					
Commercial and industrial	5.85	5.85	5.94	6.11	6.09
Commercial real estate	6.12	6.17	6.39	6.86	6.71
Lease financing	6.98	6.86	6.48	6.69	6.66
Total commercial	5.96	5.96	6.05	6.25	6.22
Consumer:					
Residential mortgage	4.81	4.65	4.29	4.23	4.15
Automobile	5.87	5.86	5.93	5.92	5.82
Home equity	6.85	6.89	7.02	7.34	7.32
RV and marine	5.44	5.44	5.53	5.41	5.31
Other consumer	10.09	9.88	10.11	10.82	10.88
Total consumer	5.65	5.59	5.54	5.57	5.49
Total loans and leases	5.84	5.82	5.84	5.96	5.91
Total earning assets	5.28	5.27	5.25	5.39	5.40
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	1.83	1.88	1.91	2.02	2.00
Money market deposits	2.62	2.41	2.66	2.99	3.05
Savings deposits	0.83	0.68	0.47	0.35	0.28
Time deposits	3.46	3.50	3.69	3.60	3.74
Total interest-bearing deposits	2.29	2.21	2.28	2.43	2.46
Short-term borrowings	3.65	3.83	4.45	3.90	4.37
Long-term debt	5.06	5.09	5.61	5.75	5.69
Total interest-bearing liabilities	2.59	2.53	2.65	2.81	2.85
Net interest rate spread	2.69	2.74	2.60	2.58	2.55
Impact of noninterest-bearing funds on margin	0.52	0.50	0.55	0.55	0.56
Net interest margin	3.21 %	3.24 %	3.15 %	3.13 %	3.11 %
Additional information:					
Commercial Loan Derivative Impact					
Commercial loans (2) (3)	6.02 %	6.04 %	6.23 %	6.50 %	6.49 %
Impact of commercial loan derivatives	(0.06)	(0.08)	(0.18)	(0.25)	(0.27)
Total commercial - as reported	5.96 %	5.96 %	6.05 %	6.25 %	6.22 %
Average SOFR	3.62 %	3.66 %	4.00 %	4.33 %	4.32 %
Total cost of deposits (4)	1.88 %	1.82 %	1.88 %	2.00 %	2.02 %

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 10 for the FTE adjustment.
(2) Includes nonaccrual loans and leases.
(3) Yields/rates exclude the effects of hedge and risk management activities associated with the respective asset and liability categories.
(4) Includes noninterest-bearing and interest-bearing deposit balances.

Huntington Bancshares Incorporated
Selected Quarterly Income Statement Data
(Unaudited)

(dollar amounts in millions, except per share data)	Three Months Ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Interest income	$ 3,382	$ 3,086	$ 2,665	$ 2,600	$ 2,556
Interest expense	1,330	1,195	1,073	1,094	1,089
Net interest income	2,052	1,891	1,592	1,506	1,467
Provision for credit losses	132	158	123	122	103
Net interest income after provision for credit losses	1,920	1,733	1,469	1,384	1,364
Payments and cash management revenue	204	187	170	174	165
Wealth and asset management revenue	134	120	102	104	102
Customer deposit and loan fees	128	110	107	102	95
Capital markets and advisory fees	140	132	101	94	84
Mortgage banking income	53	32	39	43	28
Insurance income	21	21	22	20	19
Leasing revenue	29	13	19	23	10
Net gains (losses) on sales of securities	2	13	—	—	(58)
Other noninterest income	74	54	22	68	26
Total noninterest income	785	682	582	628	471
Personnel costs	1,010	992	845	757	722
Outside data processing and other services	326	311	222	198	182
Equipment	96	93	67	66	68
Net occupancy	90	85	56	57	54
Professional services	31	44	80	31	22
Marketing	38	37	36	34	28
Deposit and other insurance expense	38	35	(1)	9	20
Amortization of intangibles	54	41	13	11	11
Lease financing equipment depreciation	2	3	3	4	2
Other noninterest expense	124	133	99	79	88
Total noninterest expense	1,809	1,774	1,420	1,246	1,197
Income before income taxes	896	641	631	766	638
Provision for income taxes	165	114	108	133	96
Income after income taxes	731	527	523	633	542
Income attributable to non-controlling interest	4	4	4	4	6
Net income attributable to Huntington	727	523	519	629	536
Dividends on preferred shares	41	41	43	27	27
Net income applicable to common shares	$ 686	$ 482	$ 476	$ 602	$ 509
Average common shares - basic	2,021	1,869	1,544	1,459	1,457
Average common shares - diluted	2,048	1,901	1,570	1,485	1,481
Per common share					
Net income - basic	$ 0.34	$ 0.26	$ 0.31	$ 0.41	$ 0.35
Net income - diluted	0.33	0.25	0.30	0.41	0.34
Cash dividends declared	0.155	0.155	0.155	0.155	0.155
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 2,052	$ 1,891	$ 1,592	$ 1,506	$ 1,467
FTE adjustment	20	19	17	17	16
Net interest income FTE (1)	2,072	1,910	1,609	1,523	1,483
Noninterest income	785	682	582	628	471
Total revenue FTE (1)	$ 2,857	$ 2,592	$ 2,191	$ 2,151	$ 1,954

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Noninterest Income
(Unaudited)

(dollar amounts in millions)	Three Months Ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	Percent Changes vs. 1Q26	Percent Changes vs. 2Q25
Net origination and secondary marketing income	$ 45	$ 35	$ 28	$ 30	$ 26	29 %	73 %
Net mortgage servicing income							
Loan servicing income	32	32	26	26	26	—	23
Amortization of capitalized servicing	(24)	(21)	(20)	(17)	(18)	(14)	(33)
Operating income	8	11	6	9	8	(27)	—
MSR valuation adjustment (1)	2	(5)	13	(1)	—	140	100
Gains (losses) due to MSR hedging	(2)	(10)	(8)	4	(6)	80	67
Net MSR risk management	—	(15)	5	3	(6)	100	100
Total net mortgage servicing income	8	(4)	11	12	2	300	300
All other	—	1	—	1	—	(100)	—
Mortgage banking income	$ 53	$ 32	$ 39	$ 43	$ 28	66 %	89 %
Mortgage origination volume	$ 3,581	$ 2,323	$ 2,178	$ 2,243	$ 2,412	54 %	48 %
Mortgage origination volume for sale	1,964	1,457	1,421	1,516	1,508	35	30
Third party mortgage loans serviced (2)	$ 43,419	$ 42,796	$ 34,407	$ 34,370	$ 33,925	1 %	28 %
Mortgage servicing rights (2)	752	735	593	576	567	2	33
MSR % of investor servicing portfolio (2)	1.73 %	1.72 %	1.72 %	1.67 %	1.67 %	1 %	4 %

(1) The change in fair value for the period represents the MSR valuation adjustment, net of amortization of capitalized servicing.
(2) At period end.

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Allowance for loan and lease losses, beginning of period	$ 3,243	$ 2,537	$ 2,374	$ 2,331	$ 2,263
Loan and lease charge-offs	(191)	(173)	(145)	(137)	(111)
Recoveries of loans and leases previously charged off	72	62	56	62	45
Net loan and lease charge-offs	(119)	(111)	(89)	(75)	(66)
Provision for loan and lease losses	125	250	109	118	134
Allowance on purchased credit deteriorated (PCD) loans and leases at acquisition	—	322	71	—	—
Allowance on purchased seasoned loans and leases at acquisition (1)	—	245	72	—	—
Allowance for loan and lease losses, end of period	3,249	3,243	2,537	2,374	2,331
Allowance for unfunded lending commitments, beginning of period	125	206	188	184	215
Provision (benefit) for unfunded lending commitments	7	(92)	14	4	(31)
Allowance for unfunded lending commitments at acquisition	—	11	4	—	—
Allowance for unfunded lending commitments, end of period	132	125	206	188	184
Total allowance for credit losses, end of period	$ 3,381	$ 3,368	$ 2,743	$ 2,562	$ 2,515
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.72 %	1.72 %	1.70 %	1.72 %	1.73 %
Nonaccrual loans and leases (NALs)	204	243	272	294	277
Nonperforming assets (NPAs)	202	239	269	289	274
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.78 %	1.78 %	1.83 %	1.86 %	1.86 %
Nonaccrual loans and leases (NALs)	213	253	295	317	299
Nonperforming assets (NPAs)	210	248	290	312	295

(1) Reflects Huntington's October 1, 2025 adoption of Accounting Standards Update (ASU) 2025-08 applicable to purchased loans whereby non-PCD loans acquired in a business combination are deemed "purchased seasoned loans" and subject to the gross-approach resulting in recognition of an allowance for credit losses at acquisition.

(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Allocation of allowance for credit losses					
Commercial					
Commercial and industrial	$ 1,443	$ 1,390	$ 1,070	$ 1,084	$ 1,068
Commercial real estate	800	819	569	419	417
Lease financing	96	96	92	65	63
Total commercial	2,339	2,305	1,731	1,568	1,548
Consumer					
Residential mortgage	259	291	205	204	208
Automobile	169	178	181	172	161
Home equity	174	171	149	160	153
RV and marine	129	134	136	141	143
Other consumer	179	164	135	129	118
Total consumer	910	938	806	806	783
Total allowance for loan and lease losses	3,249	3,243	2,537	2,374	2,331
Allowance for unfunded lending commitments	132	125	206	188	184
Total allowance for credit losses	$ 3,381	$ 3,368	$ 2,743	$ 2,562	$ 2,515

Huntington Bancshares Incorporated
Quarterly Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Net charge-offs (recoveries) by loan and lease type:					
Commercial:					
Commercial and industrial	$ 66	$ 54	$ 40	$ 39	$ 32
Commercial real estate	3	2	8	(4)	(3)
Lease financing	(3)	—	(8)	1	2
Total commercial	66	56	40	36	31
Consumer:					
Residential mortgage	3	1	—	—	1
Automobile	12	15	14	10	7
Home equity	1	—	—	1	—
RV and marine	6	7	6	4	5
Other consumer	31	32	29	24	22
Total consumer	53	55	49	39	35
Total net charge-offs	$ 119	$ 111	$ 89	$ 75	$ 66
Net charge-offs (recoveries) - annualized percentages:					
Commercial:					
Commercial and industrial	0.29 %	0.26 %	0.24 %	0.25 %	0.22 %
Commercial real estate	0.06	0.03	0.21	(0.13)	(0.14)
Lease financing	(0.18)	0.01	(0.53)	0.04	0.12
Total commercial	0.22	0.21	0.18	0.18	0.16
Consumer:					
Residential mortgage	0.03	0.02	0.01	0.01	0.01
Automobile	0.32	0.38	0.36	0.26	0.19
Home equity	0.01	0.02	(0.01)	0.01	0.01
RV and marine	0.44	0.51	0.45	0.30	0.33
Other consumer	4.88	5.30	5.22	4.92	4.86
Total consumer	0.30	0.34	0.33	0.27	0.25
Net charge-offs as a % of average loans and leases	0.25 %	0.26 %	0.24 %	0.22 %	0.20 %

Huntington Bancshares Incorporated
Quarterly Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs) (1)
(Unaudited)

(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 986	$ 824	$ 562	$ 455	$ 489
Commercial real estate	243	188	133	131	138
Lease financing	8	9	8	10	10
Residential mortgage	223	185	107	97	93
Automobile	7	6	6	6	5
Home equity	120	117	113	108	105
RV and marine	2	2	2	1	2
Other consumer	—	1	—	—	—
Total nonaccrual loans and leases	1,589	1,332	931	808	842
Other real estate, net	23	22	13	10	10
Other NPAs (1)	—	3	1	3	—
Total nonperforming assets	$ 1,612	$ 1,357	$ 945	$ 821	$ 852
Nonaccrual loans and leases as a % of total loans and leases	0.84 %	0.71 %	0.62 %	0.59 %	0.62 %
NPA ratio (2)	0.85	0.72	0.63	0.60	0.63
(NPA+90days)/(Loan+OREO) (3)	1.08	0.94	0.82	0.76	0.81

	Three Months Ended				
(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Nonperforming assets, beginning of period	$ 1,357	$ 945	$ 821	$ 852	$ 804
Acquired nonperforming assets	—	295	81	—	—
New nonperforming assets	737	403	300	252	343
Returns to accruing status	(36)	(52)	(22)	(25)	(27)
Charge-offs	(122)	(121)	(75)	(62)	(57)
Payments	(306)	(108)	(141)	(167)	(203)
Sales	(18)	(5)	(19)	(29)	(8)
Nonperforming assets, end of period	$ 1,612	$ 1,357	$ 945	$ 821	$ 852

(1) Other nonperforming assets include certain impaired securities and/or nonaccrual loans held-for-sale.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate owned.

Huntington Bancshares Incorporated
Quarterly Accruing Past Due Loans and Leases
(Unaudited)

(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Accruing loans and leases past due 90+ days:					
Commercial and industrial	$ 2	$ 2	$ 1	$ 1	$ 4
Commercial real estate	—	3	—	—	—
Lease financing	6	5	9	6	14
Residential mortgage (excluding loans guaranteed by the U.S. Government)	66	46	46	35	40
Automobile	12	12	14	12	10
Home equity	24	22	16	20	18
RV and marine	3	3	4	3	2
Other consumer	5	6	6	5	4
Total, excl. loans guaranteed by the U.S. Government	118	99	96	82	92
Add: loans guaranteed by U.S. Government	325	322	186	152	149
Total accruing loans and leases past due 90+ days, including loans guaranteed by the U.S. Government	$ 443	$ 421	$ 282	$ 234	$ 241
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.06 %	0.05 %	0.06 %	0.06 %	0.07 %
Guaranteed by U.S. Government, as a percent of total loans and leases	0.17	0.17	0.12	0.11	0.11
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.23	0.22	0.19	0.17	0.18

Huntington Bancshares Incorporated
Quarterly Capital Under Current Regulatory Standards (Basel III)
(Unaudited)

(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Common equity tier 1 risk-based capital ratio: (1)					
Total Huntington shareholders' equity	$ 32,624	$ 32,535	$ 24,342	$ 22,248	$ 20,928
Regulatory capital adjustments:					
Shareholders' preferred equity and related surplus	(2,891)	(2,891)	(2,741)	(2,741)	(1,999)
Accumulated other comprehensive loss	2,208	2,055	1,904	2,065	2,241
Goodwill and other intangibles, net of taxes	(10,126)	(10,180)	(5,999)	(5,481)	(5,508)
Deferred tax assets from tax loss and credit carryforwards	(427)	(359)	(220)	(167)	(123)
Common equity tier 1 capital	21,388	21,160	17,286	15,924	15,539
Additional tier 1 capital					
Shareholders' preferred equity and related surplus	2,891	2,891	2,741	2,741	1,999
Tier 1 capital	24,279	24,051	20,027	18,665	17,538
Long-term debt and other tier 2 qualifying instruments	2,127	2,126	1,480	1,477	1,606
Qualifying allowance for loan and lease losses	2,670	2,595	2,086	1,880	1,859
Tier 2 capital	4,797	4,721	3,566	3,357	3,465
Total risk-based capital	$ 29,076	$ 28,772	$ 23,593	$ 22,022	$ 21,003
Risk-weighted assets (RWA) (1)	$ 214,192	$ 208,132	$ 166,684	$ 150,222	$ 148,602
Common equity tier 1 risk-based capital ratio (1)	10.0 %	10.2 %	10.4 %	10.6 %	10.5 %
Other regulatory capital data:					
Tier 1 leverage ratio (1)	8.8	9.5	9.3	9.0	8.5
Tier 1 risk-based capital ratio (1)	11.3	11.6	12.0	12.4	11.8
Total risk-based capital ratio (1)	13.6	13.8	14.2	14.7	14.1
Reconciliation of Non-GAAP Measure (2)					
Common equity tier 1 (CET1) capital (A)	$ 21,388	$ 21,160	$ 17,286	$ 15,924	$ 15,539
Add: Accumulated other comprehensive income (loss) (AOCI)	(2,208)	(2,055)	(1,904)	(2,065)	(2,241)
Less: AOCI cash flow hedge	(167)	(49)	27	16	(7)
Adjusted common equity tier 1 (B)	19,347	19,154	15,355	13,843	13,305
Risk-weighted assets (RWA) (C)	214,192	208,132	166,684	150,222	148,602
CET1 ratio (A/C)	10.0 %	10.2 %	10.4 %	10.6 %	10.5 %
Adjusted CET1 ratio (B/C)	9.0	9.2	9.2	9.2	9.0

(1) June 30, 2026 figures are estimated.
(2) Huntington believes certain non-GAAP financial measures to be helpful in understanding Huntington's results of operations. The following provides the comparable regulatory financial measure, as well as the reconciliation to the comparable regulatory financial measure.

Huntington Bancshares Incorporated
Quarterly Common Stock Summary, Non-Regulatory Capital, and Other Data
(Unaudited)

Quarterly Common Stock Summary

	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Cash dividends declared per common share	$ 0.155	$ 0.155	$ 0.155	$ 0.155	$ 0.155
Common shares outstanding (in millions):					
Average - basic	2,021	1,869	1,544	1,459	1,457
Average - diluted	2,048	1,901	1,570	1,485	1,481
Ending	2,020	2,027	1,568	1,459	1,459
Tangible book value per common share (1)	$ 9.65	$ 9.55	$ 9.89	$ 9.54	$ 9.13

(1) Represents a non-GAAP measure that excludes preferred stock and intangible assets, net of deferred taxes, to derive tangible common equity.

Non-Regulatory Capital

(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Calculation of tangible equity / asset ratio:					
Total Huntington shareholders' equity	$ 32,624	$ 32,535	$ 24,342	$ 22,248	$ 20,928
Goodwill and other intangible assets	(10,442)	(10,496)	(6,142)	(5,611)	(5,635)
Deferred tax liability on other intangible assets (1)	192	203	30	13	16
Total tangible equity	22,374	22,242	18,230	16,650	15,309
Preferred equity	(2,881)	(2,881)	(2,731)	(2,731)	(1,989)
Total tangible common equity	$ 19,493	$ 19,361	$ 15,499	$ 13,919	$ 13,320
Total assets	$ 283,984	$ 285,372	$ 225,106	$ 210,228	$ 207,742
Goodwill and other intangible assets	(10,442)	(10,496)	(6,142)	(5,611)	(5,635)
Deferred tax liability on other intangible assets (1)	192	203	30	13	16
Total tangible assets	$ 273,734	$ 275,079	$ 218,994	$ 204,630	$ 202,123
Shareholders' equity / total assets	11.5 %	11.4 %	10.8 %	10.6 %	10.1 %
Tangible equity / tangible asset ratio	8.2	8.1	8.3	8.1	7.6
Tangible common equity / tangible asset ratio	7.1	7.0	7.1	6.8	6.6
Tangible common equity / RWA ratio (2)	9.1	9.3	9.3	9.3	9.0

(1) Deferred tax liability related to other intangible assets is calculated at a 21% tax rate.
(2) Estimated at June 30, 2026.

Other Data

	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Number of employees (Average full-time equivalent)	26,407	24,641	20,924	20,247	20,242
Number of domestic full-service branches (1)	1,407	1,403	1,005	972	971
ATM Count	2,016	2,043	1,591	1,569	1,565

(1) Includes Regional Banking and The Huntington Private Bank offices.

Return on Average Tangible Common Shareholders' Equity

	Three Months Ended					Six Months Ended	
(dollar amounts in millions)	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	June 30, 2026	June 30, 2025
Calculation of return on average tangible common shareholders' equity ratio:							
Average Huntington common shareholders' equity	$ 29,675	$ 27,050	$ 21,165	$ 19,197	$ 18,559	$ 28,370	$ 18,285
Less: Intangible assets and goodwill, net of tax effect	10,271	9,026	6,015	5,610	5,624	9,652	5,628
Average tangible common shareholders' equity (A)	$ 19,404	$ 18,024	$ 15,150	$ 13,587	$ 12,935	$ 18,718	$ 12,657
Net income applicable to common shares	$ 686	$ 482	$ 476	$ 602	$ 509	$ 1,168	$ 1,009
Add: Amortization of intangibles, net of deferred tax	42	33	10	8	9	75	18
Tangible net income applicable to common shares	$ 728	$ 515	$ 486	$ 610	$ 518	$ 1,243	$ 1,027
Add: Notable Items, after tax	116	216	99	(13)	3	332	5
Adjusted net income applicable to common shares, excluding Notable Items	$ 844	$ 731	$ 585	$ 597	$ 521	$ 1,575	$ 1,032
Tangible net income applicable to common shares, annualized (B)	$ 2,920	$ 2,089	$ 1,928	$ 2,420	$ 2,078	$ 2,507	$ 2,071
Adjusted net income applicable to common shares, excluding Notable Items, annualized (C)	3,385	2,965	2,320	2,369	2,090	3,176	2,081
Return on average tangible common shareholders' equity (B/A)	15.1 %	11.6 %	12.7 %	17.8 %	16.1 %	13.4 %	16.4 %
Adjusted return on average tangible common shareholders' equity, excluding Notable Items (C/A)	17.5 %	16.4 %	15.3 %	17.4 %	16.2 %	17.0 %	16.4 %

Efficiency Ratio

	Three Months Ended			Six Months Ended	
(amounts in millions)	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	June 30, 2025
Noninterest expense (GAAP)	$ 1,809	$ 1,774	$ 1,197	$ 3,583	$ 2,349
Less: Intangible amortization	54	41	11	95	22
Noninterest expense less amortization of intangibles (non-GAAP)	$ 1,755	$ 1,733	$ 1,186	$ 3,488	$ 2,327
Net interest income	$ 2,052	$ 1,891	$ 1,467	$ 3,943	$ 2,893
Noninterest income	785	682	471	1,467	965
Total Revenue (GAAP)	2,837	2,573	1,938	5,410	3,858
Add: FTE adjustment (1)	20	19	16	39	31
Less: Gains (losses) on sales of securities	2	13	(58)	15	(58)
FTE revenue less gains (losses) on sales of securities (non-GAAP)	$ 2,855	$ 2,579	$ 2,012	$ 5,434	$ 3,947
Efficiency Ratio (2)	61.5 %	67.2 %	59.0 %	64.2 %	58.9 %

(1) Calculated on an FTE basis, which represents a non-GAAP measure, assuming a 21% tax rate.
(2) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding gains (losses) on sales of securities, which represents a non-GAAP measure.

Huntington Bancshares Incorporated
Consolidated Year-To-Date Average Balance Sheets
(Unaudited)

	YTD Average Balances (1)			
	Six Months Ended June 30,		Change	
(dollar amounts in millions)	2026	2025	Amount	Percent
Assets				
Interest-earning deposits with banks	$ 16,309	$ 11,950	$ 4,359	36 %
Trading account assets	258	561	(303)	(54)
Investment and other securities:				
Available-for-sale securities:				
Taxable	29,784	24,130	5,654	23
Tax-exempt	3,464	3,252	212	7
Total available-for-sale securities	33,248	27,382	5,866	21
Held-to-maturity securities - taxable	14,772	16,243	(1,471)	(9)
Other securities	1,295	879	416	47
Total investment and other securities	49,315	44,504	4,811	11
Loans held for sale	1,182	665	517	78
Loans and leases: (2)				
Commercial:				
Commercial and industrial	85,978	58,478	27,500	47
Commercial real estate	22,539	10,902	11,637	107
Lease financing	5,740	5,467	273	5
Total commercial	114,257	74,847	39,410	53
Consumer:				
Residential mortgage	31,962	24,362	7,600	31
Automobile	15,852	14,900	952	6
Home equity	11,603	10,160	1,443	14
RV and marine	5,639	5,936	(297)	(5)
Other consumer	2,464	1,818	646	36
Total consumer	67,520	57,176	10,344	18
Total loans and leases	181,777	132,023	49,754	38
Total earning assets	248,841	189,703	59,138	31
Cash and due from banks	1,908	1,406	502	36
Goodwill and other intangible assets	9,825	5,646	4,179	74
All other assets	12,813	9,722	3,091	32
Total assets	$ 273,387	$ 206,477	$ 66,910	32 %
Liabilities and shareholders' equity				
Interest-bearing deposits:				
Demand deposits - interest-bearing	$ 57,711	$ 44,132	$ 13,579	31 %
Money market deposits	75,263	60,654	14,609	24
Savings deposits	18,489	14,998	3,491	23
Time deposits	24,822	13,639	11,183	82
Total interest-bearing deposits	176,285	133,423	42,862	32
Short-term borrowings	1,816	1,350	466	35
Long-term debt	20,611	17,341	3,270	19
Total interest-bearing liabilities	198,712	152,114	46,598	31
Demand deposits - noninterest-bearing	37,776	29,096	8,680	30
All other liabilities	5,623	4,944	679	14
Total liabilities	242,111	186,154	55,957	30
Total Huntington shareholders' equity	31,233	20,274	10,959	54
Non-controlling interest	43	49	(6)	(12)
Total equity	31,276	20,323	10,953	54
Total liabilities and equity	$ 273,387	$ 206,477	$ 66,910	32 %

(1) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.
(2) Includes nonaccrual loans and leases.

Huntington Bancshares Incorporated
Consolidated Year-To-Date Net Interest Margin - Interest Income / Expense
(Unaudited)

	YTD Interest Income / Expense (1) (2)	
	Six Months Ended June 30,	
(dollar amounts in millions)	2026	2025
Assets		
Interest-earning deposits with banks	$ 297	$ 268
Trading account assets	5	10
Investment and other securities:		
Available-for-sale securities:		
Taxable	543	565
Tax-exempt	85	83
Total available-for-sale securities	628	648
Held-to-maturity securities - taxable	196	215
Other securities	33	24
Total investment and other securities	857	887
Loans held for sale	37	21
Loans and leases:		
Commercial:		
Commercial and industrial	2,527	1,787
Commercial real estate	697	368
Lease financing	200	181
Total commercial	3,424	2,336
Consumer:		
Residential mortgage	757	503
Automobile	461	426
Home equity	395	369
RV and marine	152	157
Other consumer	122	99
Total consumer	1,887	1,554
Total loans and leases	5,311	3,890
Total earning assets	$ 6,507	$ 5,076
Liabilities		
Interest-bearing deposits:		
Demand deposits - interest-bearing	$ 531	$ 428
Money market deposits	939	922
Savings deposits	69	18
Time deposits	429	264
Total interest-bearing deposits	1,968	1,632
Short-term borrowings	34	27
Long-term debt	523	493
Total interest-bearing liabilities	2,525	2,152
Net interest income	$ 3,982	$ 2,924

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 22 for the FTE adjustment.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Year-To-Date Net Interest Margin - Yields / Rates
(Unaudited)

	YTD Average Yields / Rates (1)	
	Six Months Ended June 30,	
	2026	2025
Assets		
Interest-earning deposits with banks	3.65 %	4.49 %
Trading account assets	3.84	3.70
Investment and other securities:		
Available-for-sale securities:		
Taxable	3.65	4.68
Tax-exempt	4.89	5.08
Total available-for-sale securities	3.77	4.73
Held-to-maturity securities - taxable	2.65	2.65
Other securities	5.08	5.57
Total investment and other securities	3.47	3.98
Loans held for sale	6.18	6.45
Loans and leases: (2)		
Commercial:		
Commercial and industrial	5.85	6.08
Commercial real estate	6.15	6.71
Lease financing	6.92	6.57
Total commercial	5.96	6.21
Consumer:		
Residential mortgage	4.74	4.13
Automobile	5.87	5.77
Home equity	6.87	7.33
RV and marine	5.44	5.32
Other consumer	9.99	10.94
Total consumer	5.62	5.47
Total loans and leases	5.83	5.89
Total earning assets	5.27 %	5.40 %
Liabilities		
Interest-bearing deposits:		
Demand deposits - interest-bearing	1.86 %	1.96 %
Money market deposits	2.52	3.06
Savings deposits	0.76	0.24
Time deposits	3.48	3.90
Total interest-bearing deposits	2.25	2.47
Short-term borrowings	3.73	4.10
Long-term debt	5.07	5.68
Total interest-bearing liabilities	2.56	2.85
Net interest rate spread	2.71	2.55
Impact of noninterest-bearing funds on margin	0.52	0.56
Net interest margin	3.23 %	3.11 %
Additional information:		
Commercial Loan Derivative Impact		
Commercial loans (2) (3)	6.03 %	6.53 %
Impact of commercial loan derivatives	(0.07)	(0.32)
Total commercial - as reported	5.96 %	6.21 %
Average SOFR	3.64 %	4.33 %
Total cost of deposits (4)	1.85 %	2.02 %

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 22 for the FTE adjustment.
(2) Includes nonaccrual loans and leases.
(3) Yield/rates exclude the effects of hedge and risk management activities associated with the respective asset and liability categories.
(4) Includes noninterest-bearing and interest-bearing deposit balances.

Huntington Bancshares Incorporated
Selected Year-To-Date Income Statement Data
(Unaudited)

(dollar amounts in millions, except per share data)	Six Months Ended June 30, 2026	2025	Change Amount	Percent
Interest income	$ 6,468	$ 5,045	$ 1,423	28 %
Interest expense	2,525	2,152	373	17
Net interest income	3,943	2,893	1,050	36
Provision for credit losses	290	218	72	33
Net interest income after provision for credit losses	3,653	2,675	978	37
Payments and cash management revenue	391	320	71	22
Wealth and asset management revenue	254	203	51	25
Customer deposit and loan fees	238	181	57	31
Capital markets and advisory fees	272	151	121	80
Mortgage banking income	85	59	26	44
Insurance income	42	39	3	8
Leasing revenue	42	24	18	75
Net gains (losses) on sales of securities	15	(58)	73	126
Other noninterest income	128	46	82	178
Total noninterest income	1,467	965	502	52
Personnel costs	2,002	1,393	609	44
Outside data processing and other services	637	352	285	81
Equipment	189	135	54	40
Net occupancy	175	119	56	47
Professional services	75	44	31	70
Marketing	75	57	18	32
Deposit and other insurance expense	73	57	16	28
Amortization of intangibles	95	22	73	332
Lease financing equipment depreciation	5	6	(1)	(17)
Other noninterest expense	257	164	93	57
Total noninterest expense	3,583	2,349	1,234	53
Income before income taxes	1,537	1,291	246	19
Provision for income taxes	279	218	61	28
Income after income taxes	1,258	1,073	185	17
Income attributable to non-controlling interest	8	10	(2)	(20)
Net income attributable to Huntington	1,250	1,063	187	18
Dividends on preferred shares	82	54	28	52
Net income applicable to common shares	$ 1,168	$ 1,009	$ 159	16 %
Average common shares - basic	1,946	1,456	490	34
Average common shares - diluted	1,975	1,482	493	33
Per common share				
Net income - basic	$ 0.60	$ 0.69	$ (0.09)	(13)%
Net income - diluted	0.59	0.68	(0.09)	(13)
Cash dividends declared	0.31	0.31	—	—
Revenue - fully taxable equivalent (FTE)				
Net interest income	$ 3,943	$ 2,893	$ 1,050	36 %
FTE adjustment	39	31	8	26
Net interest income (1)	3,982	2,924	1,058	36
Noninterest income	1,467	965	502	52
Total revenue (1)	$ 5,449	$ 3,889	$ 1,560	40 %

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

Huntington Bancshares Incorporated
Year-To-Date Mortgage Banking Noninterest Income
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2026	2025	Change Amount	Percent
Net origination and secondary marketing income	$ 80	$ 44	$ 36	82 %
Net mortgage servicing income				
Loan servicing income	64	52	12	23
Amortization of capitalized servicing	(45)	(31)	(14)	(45)
Operating income	19	21	(2)	(10)
MSR valuation adjustment (1)	(3)	(15)	12	80
(Losses) gains due to MSR hedging	(12)	9	(21)	(233)
Net MSR risk management	(15)	(6)	(9)	—
Total net mortgage servicing income	4	15	(11)	(73)
All other	1	—	1	100
Mortgage banking income	$ 85	$ 59	$ 26	44 %
Mortgage origination volume	$ 5,904	$ 4,011	$ 1,893	47 %
Mortgage origination volume for sale	3,421	2,446	975	40
Third party mortgage loans serviced (2)	43,419	33,925	9,494	28
Mortgage servicing rights (2)	752	567	185	33
MSR % of investor servicing portfolio (2)	1.73 %	1.67 %	0.06 %	4 %

(1) The change in fair value for the period represents the MSR valuation adjustment, net of amortization of capitalized servicing.
(2) At period end.

Huntington Bancshares Incorporated
Year-To-Date Credit Reserves Analysis
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2026	2025
Allowance for loan and lease losses, beginning of period	$ 2,537	$ 2,244
Loan and lease charge-offs	(364)	(244)
Recoveries of loans and leases previously charged off	134	92
Net loan and lease charge-offs	(230)	(152)
Provision for loan and lease losses	375	239
Allowance on purchased credit deteriorated (PCD) loans and leases at acquisition	322	—
Allowance on purchased seasoned loans and leases at acquisition (1)	245	—
Allowance for loan and lease losses, end of period	3,249	2,331
Allowance for unfunded lending commitments, beginning of period	206	202
Provision (benefit) for unfunded lending commitments	(85)	(18)
Allowance for unfunded lending commitments at acquisition	11	—
Allowance for unfunded lending commitments, end of period	132	184
Total allowance for credit losses, end of period	$ 3,381	$ 2,515
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	1.72 %	1.73 %
Nonaccrual loans and leases (NALs)	204	277
Nonperforming assets (NPAs)	202	274
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	1.78 %	1.86 %
Nonaccrual loans and leases (NALs)	213	299
Nonperforming assets (NPAs)	210	295

(1) Reflects Huntington's October 1, 2025 adoption of Accounting Standards Update (ASU) 2025-08 applicable to purchased loans whereby non-PCD loans acquired in a business combination are deemed "purchased seasoned loans" and subject to the gross-approach resulting in recognition of an allowance for credit losses at acquisition.

Huntington Bancshares Incorporated
Year-To-Date Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2026	2025
Net charge-offs (recoveries) by loan and lease type:		
Commercial:		
Commercial and industrial	$ 120	$ 80
Commercial real estate	5	(11)
Lease financing	(3)	6
Total commercial	122	75
Consumer:		
Residential mortgage	4	1
Automobile	27	20
Home equity	1	—
RV and marine	13	12
Other consumer	63	44
Total consumer	108	77
Total net charge-offs	$ 230	$ 152
Net charge-offs (recoveries) - annualized percentages:		
Commercial:		
Commercial and industrial	0.28 %	0.28 %
Commercial real estate	0.04	(0.20)
Lease financing	(0.08)	0.22
Total commercial	0.21	0.20
Consumer:		
Residential mortgage	0.02	0.01
Automobile	0.35	0.27
Home equity	0.02	0.01
RV and marine	0.47	0.39
Other consumer	5.08	4.87
Total consumer	0.32	0.27
Net charge-offs as a % of average loans and leases	0.25 %	0.23 %

Huntington Bancshares Incorporated
Year-To-Date Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

(dollar amounts in millions)	At June 30, 2026	2025
Nonaccrual loans and leases (NALs):		
Commercial and industrial	$ 986	$ 489
Commercial real estate	243	138
Lease financing	8	10
Residential mortgage	223	93
Automobile	7	5
Home equity	120	105
RV and marine	2	2
Total nonaccrual loans and leases	1,589	842
Other real estate, net	23	10
Other NPAs (1)	—	—
Total nonperforming assets	$ 1,612	$ 852
Nonaccrual loans and leases as a % of total loans and leases	0.84 %	0.62 %
NPA ratio (2)	0.85	0.63
(NPA+90days)/(Loan+OREO) (3)	1.08	0.81

(dollar amounts in millions)	Six Months Ended June 30, 2026	2025
Nonperforming assets, beginning of period	$ 945	$ 822
Acquired nonperforming assets	295	—
New nonperforming assets	1,140	593
Returns to accruing status	(88)	(58)
Charge-offs	(243)	(112)
Payments	(414)	(381)
Sales	(23)	(12)
Nonperforming assets, end of period	$ 1,612	$ 852

(1) Other nonperforming assets include certain impaired securities and/or nonaccrual loans held-for-sale.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate owned.